

**Information to identify the case:**

Debtor 1

Duane B Thomas

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8368

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 19-20011-VFP

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Duane B Thomas

8/22/24**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Duane B Thomas  
Debtor

Case No. 19-20011-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Aug 22, 2024

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2024:

Recip ID	Recipient Name and Address
db	+ Duane B Thomas, 181 Heywood Avenue, Orange, NJ 07050-3017
cr	+ Sydney Lawrence, 617 Seven Oaks Road, Orange, NJ 07050-3123
518251018	+ Asset Max, Po Box 190191, South Richmond Hill, NY 11419-0191
518251036	+ Citibank, NA, PO Box 5870, Grand Central Station, New York, NY 10163-5870
518251040	Credit One Bank, PO BOx 98672, Las Vegas, NV 89193-8672
518251043	+ E.D. Financial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
518663585	Metropolitan Life Insurance Company, PO Box 814609, Dallas, TX 75381-4609
518663586	Metropolitan Life Insurance Company, PO Box 814609, Dallas, TX 75381-4609, Metropolitan Life Insurance Company, PO Box 814609 Dallas, TX 75381-4609
519972128	+ Sharon Lawrence & Sydney Lawrence, 617 Seven Oaks Road, Orange, NJ 07050-3123

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 22 2024 21:25:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 22 2024 21:25:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PHINAMERI.COM	Aug 23 2024 01:11:00	AmeriCredit Financial Services, Inc. dba GM Financ, PO BOX 183853, Arlington, TX 76096-3853
cr	+ EDI: PHINAMERI.COM	Aug 23 2024 01:11:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ EDI: AISACG.COM	Aug 23 2024 01:11:00	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City,, OK 73118-7901
cr	+ Email/Text: RASEBN@raslg.com	Aug 22 2024 21:24:00	Metropolitan Life Insurance Company, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
518318204	EDI: PHINAMERI.COM	Aug 23 2024 01:11:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
518251016	Email/Text: collectors@arresourcesinc.com	Aug 22 2024 21:24:00	AR Resources, PO Box 1056, Blue Bell, PA 19422
518369967	+ Email/Text: bankruptcy@bsifinancial.com	Aug 22 2024 21:24:00	BSI Financial Services, 314 S. Franklin Street/ P.O. Box 517, Titusville, PA 16354-0517
518251022	+ EDI: CAPONEAUTO.COM	Aug 23 2024 01:11:00	Capital One Auto Finance, PO Box 260848, Plano,

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			TX 75026-0848
518251019	+ EDI: CAPONEAUTO.COM	Aug 23 2024 01:11:00	Capital One Auto Finance, Po Box 259407, Plano, TX 75025-9407
518251020	+ EDI: CAPONEAUTO.COM	Aug 23 2024 01:11:00	Capital One Auto Finance, PO Box 93016, Long Beach, CA 90809-3016
518251021	+ EDI: CAPONEAUTO.COM	Aug 23 2024 01:11:00	Capital One Auto Finance, 3901 Dallas Parkway, Plano, TX 75093-7864
518261967	+ EDI: AISACG.COM	Aug 23 2024 01:11:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518319983	+ EDI: AISACG.COM	Aug 23 2024 01:11:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518334282	+ EDI: AIS.COM	Aug 23 2024 01:11:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518251025	EDI: CAPITALONE.COM	Aug 23 2024 01:05:00	Capital One Bank N.A., PO Box 30281, Salt Lake City, UT 84130-0281
518251024	+ EDI: CAPITALONE.COM	Aug 23 2024 01:05:00	Capital One Bank N.A., PO Box 30285, Salt Lake City, UT 84130-0285
518251026	+ EDI: CAPITALONE.COM	Aug 23 2024 01:05:00	Capital One Bank USA, 10700 Capital One Way, Glen Allen, VA 23060-9243
518251029	+ EDI: CAPITALONE.COM	Aug 23 2024 01:05:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
518251027	+ EDI: CAPITALONE.COM	Aug 23 2024 01:05:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
518251028	+ EDI: CAPITALONE.COM	Aug 23 2024 01:05:00	Capital One Bank Usa N.A., Po Box 30281, Salt Lake City, UT 84130-0281
518251033	EDI: CITICORP	Aug 23 2024 01:05:00	Citibank, PO Box 6004, Sioux Falls, SD 57117-6004
518251034	EDI: CITICORP	Aug 23 2024 01:05:00	Citibank, PO Box 6077, Sioux Falls, SD 57117-6077
518251032	+ EDI: CITICORP	Aug 23 2024 01:05:00	Citibank, 701 E 60th Street, Sioux Falls, SD 57104-0432
518251035	+ EDI: CITICORP	Aug 23 2024 01:05:00	Citibank NA, Po Box 6181, Sioux Falls, SD 57117-6181
518251038	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 22 2024 21:36:58	Credit One Bank, PO Box 60500, City Of Industry, CA 91716-0500
518251037	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 22 2024 22:09:14	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
518251042	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 22 2024 21:36:55	Credit One Bank N.A., Po Box 98872, Las Vegas, NV 89193-8872
518251044	+ Email/Text: EBN@edfinancial.com	Aug 22 2024 21:24:00	EDFinancial, 120 N Seven Oaks, Knoxville, TN 37922-2359
518267792	+ Email/Text: EBN@edfinancial.com	Aug 22 2024 21:24:00	Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
518251045	+ EDI: PHINAMERI.COM	Aug 23 2024 01:11:00	GM Financial, Po Box 181145, Arlington, TX 76096-1145
518357009	Email/PDF: resurgentbknotifications@resurgent.com	Aug 22 2024 21:37:01	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518629074	+ Email/Text: RASEBN@raslg.com	Aug 22 2024 21:24:00	Metropolitan Life Insurance Company, c/o RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite

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			170, Duluth, GA 30097-8461
518251049	+ Email/Text: Bankruptcies@nragroup.com	Aug 22 2024 21:25:00	National Recovery Agency, PO Box 67015, Harrisburg, PA 17106-7015
518251047	+ Email/Text: Bankruptcies@nragroup.com	Aug 22 2024 21:25:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
518251050	+ EDI: AGFINANCE.COM	Aug 23 2024 01:05:00	One Main Financial, PO Box 1010, Evansville, IN 47706-1010
518251051	+ EDI: AGFINANCE.COM	Aug 23 2024 01:05:00	One Main Financial, 6801 Colwell BLVD, Irving, TX 75039-3198
518270192	+ EDI: AGFINANCE.COM	Aug 23 2024 01:05:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
518251052	+ Email/Text: clientservices@remexinc.com	Aug 22 2024 21:24:00	Remex , Inc., 322 Wall Street, Princeton, NJ 08540-1515
518251053	+ Email/Text: clientservices@remexinc.com	Aug 22 2024 21:24:00	Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515
518251055	+ Email/Text: clientservices@remexinc.com	Aug 22 2024 21:24:00	Remex, Inc., PO Box 457, Rocky Hill, NJ 08553-0457
518623794	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Aug 22 2024 21:24:00	State of New Jersey, Division of Taxation Bankruptcy, PO Box 245, Trenton, NJ 08695
518251056	+ Email/Text: bankruptcy@savit.com	Aug 22 2024 21:25:00	Sa-vit Collection Agency, 46 W Ferris St, East Brunswick, NJ 08816-2159
518251057	+ Email/Text: bankruptcy@savit.com	Aug 22 2024 21:25:00	Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250
518251058	+ Email/Text: bankruptcy@savit.com	Aug 22 2024 21:25:00	Savit Coollection Agency, PO Box 250, East Brunswick, NJ 08816-0250
518251059	+ Email/Text: mtgbk@shellpointmtg.com	Aug 22 2024 21:24:00	Shellpoint, 75 Beattie Pl Ste 300, Greenville, SC 29601-2138

TOTAL: 47

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518251017	*P++	AR RESOURCES INC, PO BOX 1056, BLUE BELL PA 19422-0287, address filed with court., AR Resources Inc, Pob 1056, Blue Bell, PA 19422
518251023	*+	Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407
518251030	*	Capital One Bank, N.A., PO Box 30281, Salt Lake City, UT 84130-0281
518251031	*+	Capital One Bank, N.A., PO Box 30285, Salt Lake City, UT 84130-0285
518251039	*+	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
518251041	*	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
518251046	*	GM Financial, PO Box 181145, Arlington, TX 76096-1145
518251054	*+	Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
518251048	##+	National Recovery Agency, 4201 Crumms Mill Road, Harrisburg, PA 17112-2893

TOTAL: 0 Undeliverable, 8 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 24, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2024 at the address(es) listed below:**

Name	Email Address
Avram D White	on behalf of Debtor Duane B Thomas clistbk3@gmail.com adwlawoffice1@gmail.com;crismateo02@gmail.com;lawworkmorris31@gmail.com;whitear82230@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Metropolitan Life Insurance Company dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor Ham Fund III LP through servicer BSI Financial Services eholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com;kgardiner@HillWallack.com
Harold N. Kaplan	on behalf of Creditor Metropolitan Life Insurance Company hkaplan@rasnj.com kimwilson@raslg.com
John R. Morton, Jr.	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor Metropolitan Life Insurance Company mlicker@hinshawlaw.com
Steven D. Pertuz	on behalf of Creditor Sydney Lawrence pertuzlaw@verizon.net g16461@notify.cincompass.com;pertuz.stevenb130381@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9